

Serial No.: 09/929,735

Title: Communication Interface for a Financial
Modeling and Counseling System

In reply to Office action mailed: March 17, 2003

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AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph beginning at page 45, line 5, with the following rewritten paragraph: JB
3/6/07

--The web server 114 provides a personalized interactive web page environment for the user to operate in once he accesses the system. The web page is acting as the web interface between the financial system. Web pages are created using the Hyper Text Markup

Language (HTML), scripting languages such as Java Script™ or Pearl™ as well as Java™ applets, ~~Visual Basic Script, Shock Wave, Cold Fusion, etc.~~ Creation of customized web page using any of the above programming languages is well within the scope of one skilled in the arts. The personalized web page provides an environment and an interface for the user to interact with the financial coaching system 102. As an example, in one embodiment of the present invention, by selecting an appropriate icon from the interactive personalized website, the user is able to learn, plan, decide, transact and monitor his financial model.